

ID THEFTSMART



First National Bank and Kroll Fraud Solutions, the leading provider of identity theft and fraud investigation services, have partnered together to introduce ID TheftSmart™ service to you. If you are ever a victim of identity theft, it can be a very time-consuming and overwhelming process to repair the damage done. As a victim, you expect real solutions to help you restore confidence and your reputation.

ID TheftSmart offers two solutions, Identity Theft Protection or Credit Monitoring, with Identity Theft Protection.

IDENTITY THEFT PROTECTION

Identity Theft Protection is your answer in the event your identity is ever compromised. Investigators will work on your behalf to restore and preserve your identity. Not only will you receive full service identity restoration from a licensed experienced investigator should you become a victim, but you will also have a resource to help answer questions or provide guidance on security and fraud related concerns, in order to head off possible issues before they materialize.

If your identity is stolen, our licensed ID TheftSmart investigators will:

- Confirm identity fraud and determine its nature and scope.
- Assist in obtaining a police report.
- Provide a tri-merged credit report and perform full non-credit searches.
- Work on your behalf until ALL identity theft issues have been resolved.
- Place seven-year fraud victim statements with credit reporting agencies, when applicable

The price of this service is only \$4 per household/per month for a full service restoration solution.

CREDIT MONITORING (INCLUDES IDENTITY THEFT PROTECTION)

ID TheftSmart Credit Monitoring is designed to provide alerts if you ever experience unusual activity on your credit report. Through this service, you will receive alerts when one of the following activities is detected on your credit report.

- New account opening
- Credit inquiries
- Payment delinquency
- Public record changes
- Change of address

Alerts are available online. Online delivery alerts are provided on a daily basis and notification of no activity is delivered on a monthly basis. The price of ID TheftSmart Credit Monitoring is \$8 per person/per month. This fee also includes the Identity Theft Protection service for the entire household.

If you would like more information on how to add the security and protection of the ID TheftSmart program, please call Customer Service at (515) 232-5561 or email info@FNB247.com.